Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1-8.   (Cancelled)

9.   (Currently Amended) A method for determining the collectability of check writers, the method comprising:

storing a negative file in a database, the negative file including negative information about each check writer of a plurality of check writers;

classifying each check writer into one of a plurality of categories;

modifying the negative file by removing the negative information for each check writer classified within a pre-determined set of the categories and retaining the negative information for each check writer not classified with the pre-determined set of categories;

labeling each check writer classified within the pre-determined set of categories as collectible and labeling each check writer not classified within the predetermined set of categories as non-collectible; and

transmitting the modified negative file to at least one merchant for use in check verification at a merchant location, wherein the modified negative file can be accessed to determine check writer information.

10.   (Original) The method of claim 9 wherein classifying each check writer into one of the plurality of categories comprises:

receiving the negative information from the negative file;

processing the negative information to determine a score for each check writer based on the negative information; and

classifying each check writer into one of the plurality of categories based on the score of the check writer.

11.   (Original) The method of claim 10 further comprising saving the modified negative file as a scrubbed file.

12.   (Currently Amended) A method for determining the collectability of a check writer, the method comprising:

receiving negative information about the check writer from a database;

processing the negative information to determine a score;

classifying the check writer within one of a plurality of categories based on the score;

removing the negative information from the database if the category into which the check writer is classified is one of a pre-determined set of categories; and

transmitting a scrubbed negative file from the database to at least one merchant for use in check verification at a merchant location, wherein the modified negative file can be accessed to determine check writer information.

13.   (Original) The method of claim 12 further comprising saving the negative information in a scrubbed filed if the category into which the check writer is classified is not one of the pre-determined set of categories.

14.   (Currently Amended) A system for determining the collectability of check writers, the system comprising:

a database containing a negative file, the negative file including negative information of a plurality of check writers; and

a processor in communication with the database, the processor operative to:

(a)   classify individual check writers of the plurality of check writers as one of a plurality of pre-determined ~~catergories~~categories,

(b)   modify the negative file by removing the negative information of the individual check writers classified within a pre-determined set of the plurality of pre-determined categories and retaining the negative information of the individual check writers not classified within the pre-determined set of the plurality of pre-determined categories,

(c)   label the individual check writers classified within a pre-determined set of the plurality of pre-determined categories as collectible and labeling the individual check writers not classified within the pre-determined set of the plurality of pre-determined categories as non-collectible, and

(d)   transmit the modified negative file to at least one merchant for use in check verification at a merchant location, wherein the modified negative file can be accessed to determine check writer information.

15.   (Original) The system of claim 14, the processor further configured to:

receive the negative information of the individual check writers from the negative file;

determine scores of the individual check writers based on the negative information; and

classify the individual check writers as one of the plurality of pre-determined categories

based on the scores of the individual check writers.

16.   (Original) The system of claim 15, wherein the processor is further configured to

save the modified negative file as a scrubbed file.